

SECURITY STATE BANCSHARES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1248573	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$608	\$603	-0.7%		
Loans	\$479	\$497	3.6%		
Construction & development	\$18	\$19	4.8%		
Closed-end 1-4 family residential	\$140	\$143	2.1%		
Home equity	\$10	\$11	3.9%		
Credit card	\$0	\$0			
Other consumer	\$25	\$23	-9.9%		
Commercial & Industrial	\$65	\$48	-25.5%		
Commercial real estate	\$125	\$149	19.5%		
Unused commitments	\$48	\$52	9.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-9.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$57	\$49	-13.7%		
Cash & balances due	\$38	\$28	-27.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$552	\$546	-1.1%		
Deposits	\$468	\$471	0.7%		
Total other borrowings	\$82	\$73	-11.2%		
FHLB advances	\$78	\$70	-10.4%		
Equity					
Equity capital at quarter end	\$55	\$57	3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.4%	--		
Tier 1 risk based capital ratio	12.3%	12.1%	--		
Total risk based capital ratio	13.5%	13.3%	--		
Return on equity ¹	1.0%	7.9%	--		
Return on assets ¹	0.1%	0.7%	--		
Net interest margin ¹	3.5%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	142.6%	121.8%	--		
Loss provision to net charge-offs (qtr)	581.2%	220.8%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.2%	0.4%	0.0%	--
Closed-end 1-4 family residential	1.4%	0.9%	0.1%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.8%	0.7%	0.2%	--
Commercial & Industrial	0.3%	0.7%	0.0%	0.0%	--
Commercial real estate	0.9%	3.5%	0.0%	0.0%	--
Total loans	1.0%	1.4%	0.1%	0.1%	--